

<i>SERFF Tracking Number:</i>	<i>ALSB-127699935</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Lincoln Benefit Life Company</i>	<i>State Tracking Number:</i>	<i>50005</i>
<i>Company Tracking Number:</i>	<i>UL0612-1 SERIES</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>UL0612-1 Series</i>		
<i>Project Name/Number:</i>	<i>UL0612-1 Series/UL0612-1 Series</i>		

Filing at a Glance

Company: Lincoln Benefit Life Company

Product Name: UL0612-1 Series

TOI: L09I Individual Life - Flexible Premium

Adjustable Life

Sub-TOI: L09I.001 Single Life

Filing Type: Form

SERFF Tr Num: ALSB-127699935 State: Arkansas

SERFF Status: Closed-Approved- State Tr Num: 50005

Closed

Co Tr Num: UL0612-1 SERIES

State Status: Approved-Closed

Reviewer(s): Linda Bird

Author: Kathy Kavanagh

Disposition Date: 10/17/2011

Date Submitted: 10/11/2011

Disposition Status: Approved-

Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: UL0612-1 Series

Project Number: UL0612-1 Series

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 10/17/2011

State Status Changed: 10/17/2011

Created By: Kathy Kavanagh

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Kathy Kavanagh

Filing Description:

We submit UL0612-1 and ULLGRDP for your attention and approval. These are new forms, not previously submitted, and they do not replace any currently approved forms.

Form UL0612-1, the Liquidity Guarantee Rider, provides a benefit upon surrender if the actual surrender value of the policy at that time is below a stated level. The benefit determination is based on a specified percentage of the actual premiums paid, less withdrawals, debt and certain charges, with an overall cap set at 50% of the policy face amount.

There is no charge for this rider. If the insured is rated Table 4 or better, this rider will be automatically included with new issues of policy forms UL1010AR and UL1020AR, which were both approved by your Department on 11/15/2010

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under SERFF Tracking No. ALSB-126794785.

Except for the following changes, Form UL0612-1 is substantially similar to Form UL0612, which was approved by your Department on 11/15/2006, under State Tracking No. 34042 :

*Added a Partial Benefit provision so that prior to policy year 20, the customer may still receive a partial benefit amount upon surrender of the policy.

*Added an Eligibility for Proportional Benefit provision to provide for a proportional benefit to the customer if the conditions in the Eligibility for Benefit provision of the rider are not fully met.

ULLGRDP is an insert data page that will generate with policies UL1010AR and UL1020AR if UL0612-1 is issued to the customer.

These forms have been generated by our home office computer system. These forms may also be generated using other hardware, which can result in changes in formatting (e.g., typeface, margins, page breaks), but the contents will remain unaffected.

Please note that some of the variable information on the PDFs of these forms was bracketed using Adobe Acrobat. Although the bracketing appears on the attached PDFs when viewed electronically, the bracketing may not appear on printed hard copies unless your printer is given special instructions to do so.

We have also attached any other supplemental information as required by your state.

If you have any questions, please feel free to contact me. Thank you for your consideration of this matter.

Kathy Kavanagh
State Filing Project Manager
Contract Development and Filing

Company and Contact

Filing Contact Information

Kathy Kavanagh, Sr. Product and Financial Analyst
2940 South 84th Street
kavankci@allstate.com
800-525-2799 [Phone] 85213 [Ext]

SERFF Tracking Number: ALSB-127699935 State: Arkansas
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Lincoln, NE 68501-4142 402-328-5213 [FAX]

Filing Company Information

Lincoln Benefit Life Company CoCode: 65595 State of Domicile: Nebraska
 2940 South 84th Street Group Code: 8 Company Type:
 Lincoln, NE 68506-4142 Group Name: State ID Number:
 (800) 525-2799 ext. [Phone] FEIN Number: 47-0221457

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: 2 Life forms being filed.
 2 x \$50.00 per form = \$100.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Lincoln Benefit Life Company	\$100.00	10/11/2011	52715586

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<i>Company Tracking Number:</i>	<i>UL0612-1 SERIES</i>		
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<i>Project Name/Number:</i>	<i>UL0612-1 Series/UL0612-1 Series</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/17/2011	10/17/2011

<i>SERFF Tracking Number:</i>	<i>ALSB-127699935</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 10/17/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	ALSB-127699935	State:	Arkansas
Filing Company:	Lincoln Benefit Life Company	State Tracking Number:	50005
Company Tracking Number:	UL0612-1 SERIES		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	UL0612-1 Series		
Project Name/Number:	UL0612-1 Series/UL0612-1 Series		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Statement of Variability		Yes
Form	Liquidity Guarantee Rider		Yes
Form	Insert Data Page for Liquidity Rider		Yes

SERFF Tracking Number: ALSB-127699935 State: Arkansas

Filing Company: Lincoln Benefit Life Company State Tracking Number: 50005

Company Tracking Number: UL0612-1 SERIES

TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.001 Single Life

Adjustable Life

Product Name: UL0612-1 Series

Project Name/Number: UL0612-1 Series/UL0612-1 Series

Form Schedule

Lead Form Number: UL0612-1 Series

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	UL0612-1	Policy/Cont Liquidity Guarantee ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	UL0612-1 Liquidity Guarantee Rider FINAL.pdf
	ULLGRDP	Policy/Cont Insert Data Page for ract/Fratern Liquidity Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	ULLGRDP Insert Data Page for Liquidity Rider.pdf

LINCOLN BENEFIT LIFE COMPANY

Liquidity Guarantee Rider

General

1. Coverage pursuant to this rider begins on the issue date of the policy.
2. This rider is subject to all terms and conditions of the policy, except as provided in this rider.
3. This rider is made a part of the policy on the policy issue date.
4. There is no charge for this rider.

Liquidity Benefit

Beginning in policy year 20, this rider provides for a benefit upon surrender of the policy, subject to the Eligibility for Benefit provision of this rider. The amount of the benefit will be equal to the lesser of Items 1 or 2 listed below, minus the policy's net surrender value at time of surrender. If the amount of the benefit is not greater than zero, no benefit is paid.

1. An amount equal to:
 - a. Premiums paid, minus withdrawals taken, multiplied by the premium refund percentage shown on the Policy Data pages, minus
 - b. Policy debt, minus
 - c. Cost of insurance charges for any riders attached to the policy.
2. Fifty percent of the face amount at the time of surrender less policy debt.

Partial Benefit

Prior to policy year 20, a partial benefit is available beginning with the First Year for Partial Benefit as shown on the Policy Data pages. Subject to the Eligibility for Benefit provision of this rider, the partial benefit payable upon surrender of the policy will be equal to the lesser of Items 1 or 2 listed above, multiplied by the duration factor, minus the policy's net surrender value at time of surrender. If the amount of the benefit is not greater than zero, no benefit is paid. The duration factor is equal to the policy year of surrender minus one, divided by twenty.

Eligibility for Benefit

The coverage protection account (CPA) value is a reference value defined in the Coverage Protection Rider attached to your policy. To qualify for the benefits described above, the current value in the CPA, less policy debt, must be greater than or equal to:

1. The qualifying CPA level shown on the Policy Data pages;
2. Multiplied by the current face amount;
3. Divided by 1,000.

The qualifying CPA level is calculated by projecting the CPA value, assuming the benchmark premium is paid for a stated number of years (the benchmark premium and the number of years for benchmark premium are shown on the Policy Data pages). A test will be performed each month until the policy anniversary following the insured's attained age 95 to determine if the policy currently meets the qualifying CPA level.

If the CPA value on the policy anniversary following the insured's attained age 95 meets the qualifying CPA level, the benefits provided by this rider will remain in effect for the remainder of the insured's lifetime, as long as the CPA value is greater than zero. The current CPA value will be provided each year with the policy annual report.

Eligibility for Proportional Benefit

If the conditions in the Eligibility for Benefit section are not met, a proportional benefit is available if the requirements of this section are satisfied. To qualify for proportional benefits, the CPA funding ratio must be greater than or equal to the Minimum CPA Funding Ratio shown on the Policy Data pages. The CPA funding ratio is equal to:

1. The current value in the CPA, less policy debt, divided by
2. The qualifying CPA level for the next policy year, which is calculated as:
 - a. The qualifying CPA level shown on the Policy Data pages for the policy year following the year of surrender;
 - b. Multiplied by the current face amount; and
 - c. Divided by 1,000.

When this qualification is met, the proportional benefit available upon surrender is equal to the following:

1. The lesser of Items 1 or 2 listed in the Liquidity Benefit provision, multiplied by
2. The duration factor as defined in the Partial Benefit provision, if applicable, multiplied by
3. The CPA funding ratio defined above, minus
4. The policy's net surrender value.


In no event will the CPA funding ratio be greater than 100%. If the amount of the benefit is not greater than zero, no benefit is paid.

A proportional benefit is only available before the policy anniversary following the insured's attained age 94. Failure to meet the Minimum CPA Funding Ratio will not cancel this rider permanently, but the benefits provided by this rider will not be available at that time.

Termination of This Rider

This rider will terminate on the earliest of the following events:

1. An elective increase in face amount; or
2. If available, a change in death benefit option; or
3. The addition of riders after the policy issue date; or
4. The policy anniversary following the insured's attained age 95 if the value in the CPA at that time is less than the qualifying CPA level; or
5. The date the policy terminates.



Susan L. Lees
Secretary



Lawrence W. Dahl
President

Liquidity Guarantee Rider

Premium Refund Percentage	{90%}
Maximum Benefit	{50% of face amount}
First Year for Partial Benefit	{8}
Minimum CPA Funding Ratio	{40% of qualifying CPA level}
Number of Years for Benchmark Premium	{60}

Qualifying CPA Level for Liquidity Guarantee Rider (Per \$1,000 of Face Amount)

<u>Policy Year</u>	<u>Benchmark Premium</u>	<u>Qualifying CPA Level per \$1,000</u>	<u>Policy Year</u>	<u>Benchmark Premium</u>	<u>Qualifying CPA Level per \$1,000</u>
{1}	{916.00}	{0.00}	{40}	{916.00}	{223.46}
{2}	{916.00}	{1.51}	{41}	{916.00}	{238.54}
{3}	{916.00}	{3.44}	{42}	{916.00}	{254.42}
{4}	{916.00}	{5.45}	{43}	{916.00}	{271.15}
{5}	{916.00}	{7.52}	{44}	{916.00}	{288.72}
{6}	{916.00}	{9.68}	{45}	{916.00}	{307.16}
{7}	{916.00}	{11.91}	{46}	{916.00}	{326.48}
{8}	{916.00}	{14.22}	{47}	{916.00}	{346.73}
{9}	{916.00}	{16.62}	{48}	{916.00}	{367.50}
{10}	{916.00}	{19.11}	{49}	{916.00}	{388.76}
{11}	{916.00}	{21.68}	{50}	{916.00}	{410.46}
{12}	{916.00}	{24.56}	{51}	{916.00}	{432.52}
{13}	{916.00}	{27.56}	{52}	{916.00}	{454.84}
{14}	{916.00}	{30.69}	{53}	{916.00}	{476.11}
{15}	{916.00}	{33.93}	{54}	{916.00}	{495.95}
{16}	{916.00}	{37.32}	{55}	{916.00}	{513.94}
{17}	{916.00}	{40.84}	{56}	{916.00}	{529.56}
{18}	{916.00}	{44.51}	{57}	{916.00}	{542.37}
{19}	{916.00}	{48.33}	{58}	{916.00}	{553.93}
{20}	{916.00}	{52.30}	{59}	{916.00}	{564.06}
{21}	{916.00}	{56.42}	{60}	{916.00}	{572.42}
{22}	{916.00}	{60.68}			
{23}	{916.00}	{65.09}			
{24}	{916.00}	{69.65}			
{25}	{916.00}	{74.35}			
{26}	{916.00}	{79.22}			
{27}	{916.00}	{86.24}			
{28}	{916.00}	{93.66}			
{29}	{916.00}	{101.50}			
{30}	{916.00}	{109.77}			
{31}	{916.00}	{118.49}			
{32}	{916.00}	{127.71}			
{33}	{916.00}	{137.47}			
{34}	{916.00}	{147.80}			
{35}	{916.00}	{158.76}			
{36}	{916.00}	{170.36}			
{37}	{916.00}	{182.63}			
{38}	{916.00}	{195.55}			
{39}	{916.00}	{209.14}			

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: CW Readability Certification.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: We are not filing a policy.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification		
Bypass Reason: This is not a health producgt.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage		
Bypass Reason: This is not a health product.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment: SOV UL0612-1 ULLGRDP CW FINAL.pdf		

CERTIFICATION OF READABILITY

I, Robert Transon, Vice President of Lincoln Benefit Life Company, hereby certify that the form referenced below achieves the Flesch reading score listed below:

Form Number
UL0612-1

Flesch Score
50



Digitally signed by Robert Transon
DN: cn=Robert Transon, o=Allstate
Financial, ou=Product Management,
email=robert.transon@allstate.com,
c=US
Date: 2011.10.05 12:35:06 -05'00'

Robert Transon
Vice President

October 5, 2011
Date

Statement of Variability

Forms UL0612-1 and ULLGRDP

Items in the above-referenced form(s) are bracketed to indicate variable information. Some items vary to reflect policy-specific information. For other items, this Statement of Variability defines a permissible range that may be used for newly-issued policies without the necessity of a re-filing, thereby allowing the company to promptly respond to changes, such as in the market, company experience, or the regulatory environment. Any decision to apply a new factor within the permitted range, will affect newly-issued policies only, and not in-force business. Further, any such changes will be based on sound actuarial practice and administered in a uniform, non-discriminatory manner

Rider Form UL0612-1 series

Page	Bracketed Items	Range of Variability
2	a. Company Officers	Company Officers may vary over time

Insert Data Page ULLGRDP series

Page	Bracketed Items	Range of Variability
1	a. Premium Refund Percentage	Minimum 10% - Maximum 100% -- Varies by issue age, payment class, gender and face amount size. At our discretion, we may charge a different rate for future business.
1	b. Maximum Benefit	Varies by face amount size.
1	c. First Year for Partial Benefit	Partial benefits will be available beginning in policy year 8. At our discretion, we may choose to allow partial benefits in any year prior to policy year 20 for future business.
1	d. Minimum CPA Funding Ratio	<ul style="list-style-type: none"> For customers of Form Series UL1010, the ratio is equal to 40% of the qualifying CPA level. For customers of Form Series UL1020, the ratio is equal to 25% of the qualifying CPA level. At our discretion, we may require a different ratio for future business.
1	e. Number of years for Benchmark Premium	Varies based on customer issue age.
1	f. Policy Year	Varies based on customer issue age.
1	g. Benchmark Premium	Varies by issue age, payment class, gender and face amount size. At our discretion, we may charge a different rate for future business.
1	h. Qualifying CPA level per \$1,000	Varies by issue age, payment class, gender and face amount size. At our discretion, we may charge a different rate for future business.